

LTD (12/1/10) jed

UNITED STATES BANKRUPTCY COURT  
District of OregonIn re  
**Gloria Jean McCullough**  
Debtor(s)) Case No. **11-30257-tmb7**  
)  
) Filing Date: 1/13/11  
) CHAPTER 7 INITIAL LETTER TO DEBTOR

1. Your petition under Chapter 7 of the Bankruptcy Code was filed on the date shown above. A notice setting the time and place of a meeting of creditors should also be in this envelope. [All of your property is now under the exclusive jurisdiction of the United States Bankruptcy Court. It is your duty to preserve it and account for it to your trustee at that meeting.] You must attend and complete the meeting or the case may be dismissed! (**Important Notes:** (1) This meeting is not held at the Court; and (2) you must bring a photo ID and proof of social security number to the meeting! For details see Explanation page of Notice of Meeting of Creditors.)

2. If the notice of your meeting of creditors is not in the same envelope as this letter, contact your attorney immediately for the meeting date, time and location!

3. You must keep the Court, trustee, and your attorney advised, in writing, of any change in your mailing address until your case is closed! Unless you do, all notices and orders will be mailed to your original address. Your failure to respond to any notice or order could result in dismissal, denial of your discharge right, judgments against you, or other serious consequences.

4. The Court mails notice of a meeting of creditors to each creditor listed with a complete address (including a city, state and zip code; or city and foreign country). If any creditor's address is incorrect, the notice might be returned to you and, if the debtor is an individual, those debts may not be discharged. You will also receive a separate list of all creditors whose notices were not mailed due to an incomplete address. If you find a correct address or zip code you should mail a copy of that notice (or a copy of any other notice returned to you) to the creditor, and also complete and file Local Form #101. If it was the Court's mistake, you must notify us in writing immediately. To add or delete creditors, however, you must use Local Form #728.

5. **PAYMENT ADVICES TO U.S. TRUSTEE.** Do not file these documents with the Court! Immediately after you file your Schedules, and not more than 14 days after you file your bankruptcy petition, you must send the United States Trustee, 620 SW Main St #213, Portland OR 97205-3026, copies of any paycheck stubs or other evidence of payment from any employer received within 60 days before you filed this case.

6. **TAX RETURN TO CASE TRUSTEE.** Within 7 days before the first date set for the meeting of creditors, you must provide to the case trustee (at the address listed in the notice for the meeting of creditors) a copy of your most recently filed federal income tax return (or a transcript of such return). Do not file a copy with the Court!

7. The trustee may contact you regarding additional information you must bring to the meeting in addition to copies of pay stubs or other payment advices. Please review any request carefully. You are especially reminded that you must account to the trustee for any money owed to you on the filing date (including earned, but unpaid wages; tax refunds; and any sums on hand such as cash, bank balances, and uncashed checks). You may cash checks you received for the following: payroll; spousal or child support; unemployment; workers' compensation; and social security. However, you may be required to account to the trustee if any of these sums are ultimately not exempt. You should not cash checks for tax refunds, inheritance, or other sources that may be nonexempt funds. Bring those checks to your meeting. If you have any questions, contact an attorney or the Chapter 7 trustee assigned to your case.

8. Your secured creditors' rights will be determined by the trustee or the Court. You may not dispose of any of your property, or allow any creditor to take property, without the written authority of this Court or the trustee. If the trustee or the Court releases the property claimed by a creditor, you may want to consult an attorney for advice regarding any duty you may have to return it or make further payments.

9. **EDUCATION REQUIREMENT.** You will not receive a discharge unless you complete an instructional course concerning personal financial management provided by an agency approved by the United States Trustee. You may obtain a list of authorized agencies at the Court's web site: [www.orb.uscourts.gov](http://www.orb.uscourts.gov). You must file with the Court a Certificate of Completion of the Instruction Course no later than 60 days after the first date set for your meeting of creditors.

10. **CHAPTER 13 – AN ALTERNATIVE.** If you would prefer to discharge your debts by paying them either in full or in part over a period of time (not to exceed 60 months), you may convert your case to one under Chapter 13 if you have a regular income and your total secured debts do not exceed \$1,010,650.00\* and your total unsecured debts do not exceed \$336,900.00.\* Chapter 13 requires that you pay creditors pursuant to a plan you propose. Normally, in Chapter 13 you can keep your nonexempt property and your co-debtors may be protected.

*\*Amounts may be adjusted on 4/1/10, and every 3 years thereafter with respect to cases filed on or after any adjustment date.*

11. **REAFFIRMATION OF DEBTS (IMPORTANT):** You may not need to appear at a hearing for approval of any timely filed reaffirmation agreement filed on Local Form #718.5 or Official Form #B240A if you have a signed attorney certification and there is no presumption that the reaffirmation would cause an undue hardship. All your reaffirmation agreements must be accompanied by Official Form #B27, and must be filed with the Court within 60 days of the first date set for the meeting of creditors.

Dated: 1/14/11

Clerk, U.S. Bankruptcy Court